

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOEL J BEDNAR
SALLY M BEDNAR
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-21750

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2019 and confirmed on 8/2/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	82,740.20
Less Refunds to Debtor	0.00
TOTAL AMOUNT OF PLAN FUND	82,740.20

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	1,700.00
Trustee Fee	4,041.96
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	5,741.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	11,684.52	0.00	11,684.52
	Acct: 6514				
	PNC BANK NA	1,347.68	1,347.68	0.00	1,347.68
	Acct: 6514				
	FIRST COMMONWEALTH BANK(*)	4,334.40	4,334.40	0.00	4,334.40
	Acct: 9902				
	FIRST COMMONWEALTH BANK(*)	546.95	546.95	0.00	546.95
	Acct: 9902				
					17,913.55

Priority					
	JEFFREY J SIKIRICA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOEL J BEDNAR	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY J SIKIRICA ESQ	1,700.00	1,700.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	SYNCHRONY BANK BY AIS INFOSOURCE	8,594.24	2,233.13	0.00	2,233.13
	Acct: 9555				
	ALLE KISKI MEDICAL CENTER	0.00	0.00	0.00	0.00
	Acct: 8660				
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 9464				
	ALLEGHENY HEALTH NETWORK HOME M	160.72	41.76	0.00	41.76
	Acct: 8142				
	AMERICAN EXPRESS NATIONAL BANK	5,084.79	1,321.23	0.00	1,321.23
	Acct: 2000				
	BHS FASTER CARE	0.00	0.00	0.00	0.00
	Acct: 8172				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,458.56	378.99	0.00	378.99
	Acct: 7436				
	PORTFOLIO RECOVERY ASSOCIATES LLC	12,667.65	3,291.56	0.00	3,291.56

19-21750

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 8101					
	PORFTOLIO RECOVERY ASSOCIATES LLC	5,190.87	1,348.80	0.00	1,348.80
Acct: 5555					
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
Acct: 8808					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
Acct: 9251					
	MIDLAND CREDIT MANAGEMENT INC	16,395.90	4,260.31	0.00	4,260.31
Acct: 9543					
	JPMORGAN CHASE BANK NA S/B/M/T CHA	5,801.43	1,507.44	0.00	1,507.44
Acct: 7497					
	LVNV FUNDING LLC	3,478.72	903.91	0.00	903.91
Acct: 2342					
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,932.14	502.05	0.00	502.05
Acct: 4744					
	QUANTUM3 GROUP LLC - AGENT COMENIT	0.00	0.00	0.00	0.00
Acct: 9297					
	LVNV FUNDING LLC	359.17	93.33	0.00	93.33
Acct: 5241					
	BUREAUS INVESTMENT GROUP PORTFO	4,843.23	1,258.46	0.00	1,258.46
Acct: 7564					
	CAPITAL ONE NA**	3,478.37	903.82	0.00	903.82
Acct: 2070					
	LL BEAN CARD SVCS	0.00	0.00	0.00	0.00
Acct: 6093					
	DEPARTMENT STORES NATIONAL BANK	7,886.28	2,049.17	0.00	2,049.17
Acct: 1644					
	JPMORGAN CHASE BANK NA S/B/M/T CHA	35,262.84	9,162.70	0.00	9,162.70
Acct: 7378					
	PNC BANK NA	19,079.68	4,957.66	0.00	4,957.66
Acct: 0620					
	PREMIER MEDICAL ASSOC	0.00	0.00	0.00	0.00
Acct: 5090					
	SALLIE MAE BANK	10,120.94	2,629.83	0.00	2,629.83
Acct: 2378					
	SALLIE MAE BANK	12,901.03	3,352.20	0.00	3,352.20
Acct: 2378					
	PORFTOLIO RECOVERY ASSOCIATES LLC	1,956.67	508.42	0.00	508.42
Acct: 9615					
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
Acct: 9154					
	PORFTOLIO RECOVERY ASSOCIATES LLC	6,228.75	1,618.48	0.00	1,618.48
Acct: 3080					
	PORFTOLIO RECOVERY ASSOCIATES LLC	551.45	143.29	0.00	143.29
Acct: 4477					
	PORFTOLIO RECOVERY ASSOCIATES LLC	7,787.33	2,023.46	0.00	2,023.46
Acct: 4748					
	PORFTOLIO RECOVERY ASSOCIATES LLC	1,107.68	287.82	0.00	287.82
Acct: 7385					
	PORFTOLIO RECOVERY ASSOCIATES LLC	5,057.54	1,314.15	0.00	1,314.15
Acct: 2555					
	PORFTOLIO RECOVERY ASSOCIATES LLC	6,391.83	1,660.85	0.00	1,660.85
Acct: 1308					
	PORFTOLIO RECOVERY ASSOCIATES LLC	9,465.47	2,459.51	0.00	2,459.51
Acct: 8025					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 4120					
	TD BANK USA NA**	8,310.83	2,159.49	0.00	2,159.49
Acct: 6458					
	WELLS FARGO BANK NA	2,408.08	625.72	0.00	625.72

19-21750

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5470				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	665.89	173.02	0.00	173.02
	Acct: 2068				
	QUANTUM3 GROUP LLC - AGENT COMEN	481.11	125.01	0.00	125.01
	Acct: 2013				
	PNC BANK NA	1,993.90	518.09	0.00	518.09
	Acct: 4605				
	PNC BANK NA	20,285.69	5,271.03	0.00	5,271.03
	Acct: 5359				
	PORTFOLIO RECOVERY ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: 1543				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2555				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	ADVANCED CALL CENTER TECHNOLOGIE	0.00	0.00	0.00	0.00
	Acct:				
	ALLIED INTERSTATE++	0.00	0.00	0.00	0.00
	Acct:				
	ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct:				
	GC SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	PATENAUDA AND FELIX APC	0.00	0.00	0.00	0.00
	Acct:				
	NCB MANAGEMENT SERVICES INC*	0.00	0.00	0.00	0.00
	Acct:				
	NORTHSTAR LOCATION SERVICES	0.00	0.00	0.00	0.00
	Acct:				
					59,084.69
TOTAL PAID TO CREDITORS					76,998.24
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	6,229.03				
UNSECURED	227,388.78				

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

JOEL J BEDNAR
SALLY M BEDNAR
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-21750

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Joel J Bednar
Sally M Bednar
Debtors

Case No. 19-21750-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 26, 2024

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joel J Bednar, Sally M Bednar, 104 Srader Grove Road, Freeport, PA 16229-1917
15042907	Alle Kiski Mecical Center, PO Box 644896, Pittsburgh, PA 15264-4896
15042909	+ Allegheny Health Network Home Medical Equipment, 404 Ford Street, Ford City, PA 16226-1230
15057216	+ Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
15057219	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
15057223	GC Services Limited Partnership, Dept. Hovs 052, PO Box 3044, Livonia, MI 48151-3044
15057224	+ Gregg L. Morris, Esq., Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Flr., San Diego, CA 92123-4363
15042928	LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068
15042930	Mariott Rewards, P.O. Box 15298, Wilmington, DE 19850-5298
15057228	Premier Medical Associates PC, PO Box 644984, Pittsburgh, PA 15264-4984
15042945	Synchrony Finnacial, P.O. Box 965033, Orlando, FL 32896-5033

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:07:16	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:44:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2024 23:49:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15042906	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:33:02	AEO/Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
15042905	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:36	AEO/Synchrony Bank, P.O. Box 960013, Orlando, FL 32896-0013
15057215	^ MEBN	Apr 26 2024 23:42:57	Advanced Call Center Technologies, LLC, PO Box 9091, Gray, TN 37615-9091
15042908	^ MEBN	Apr 26 2024 23:46:25	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15042912	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:06:55	American Express, P.O. Box 981535, El Paso, TX 79998-1535
15042910	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:07:20	American Express, P.O. Box 1270, Newark, NJ 07101-1270
15042911	+ Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 01:15:58	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15060055	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:19:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 78

15057218	^ MEBN		Apr 26 2024 23:44:47	Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Suite 200, Des Plaines, IL 60018-4501
15042914	Email/PDF: ais.sync.ebn@aisinfo.com		Apr 27 2024 00:07:11	BP Visa Credit Card, P.O. Box 965022, Orlando, FL 32896-5022
15042913	Email/PDF: ais.sync.ebn@aisinfo.com		Apr 27 2024 00:07:12	BP Visa Credit Card, P.O. Box 965023, Orlando, FL 32896-5022
15057220	Email/Text: patientfinancialservices@butlerhealthsystem.org		Apr 26 2024 23:50:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
15042915	Email/Text: BarclaysBankDelaware@tsico.com		Apr 26 2024 23:50:00	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
15042916	Email/PDF: Citi.BNC.Correspondence@citi.com		Apr 27 2024 00:07:52	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15083317	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		Apr 27 2024 00:33:04	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15042917	Email/PDF: AIS.cocard.ebn@aisinfo.com		Apr 27 2024 00:07:14	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15074166	Email/PDF: bncnotices@becket-lee.com		Apr 27 2024 00:07:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15042921	Email/PDF: Citi.BNC.Correspondence@citi.com		Apr 27 2024 00:06:52	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
15042922	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 26 2024 23:51:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
15042923	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Apr 26 2024 23:51:00	Comenity Capital Bank - HSN, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15042924	Email/PDF: creditonebknotifications@resurgent.com		Apr 27 2024 00:07:13	CreditOne Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15042929	Email/PDF: Citi.BNC.Correspondence@citi.com		Apr 27 2024 00:21:00	Macy's, P.O. Box 8058, Mason, OH 45040-8058
15083913	Email/Text: bnc-quantum@quantum3group.com		Apr 26 2024 23:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15057221	+ Email/Text: egssupportservices@alorica.com		Apr 26 2024 23:51:00	EGS Financial Care, Inc., PO Box 1020, Dept. 806, Horsham, PA 19044-8020
15042925	Email/Text: collecadminbankruptcy@fnni.com		Apr 26 2024 23:50:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15057222	+ Email/Text: SAABankruptcy@fcbanking.com		Apr 26 2024 23:50:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
15042919	Email/PDF: ais.chase.ebn@aisinfo.com		Apr 27 2024 00:07:11	Chase, P.O. Box 1423, Charlotte, NC 28201-1423
15042920	Email/PDF: ais.chase.ebn@aisinfo.com		Apr 27 2024 00:07:41	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
15042931	Email/PDF: ais.chase.ebn@aisinfo.com		Apr 27 2024 00:07:12	Marriott Rewards, P.O. Box 1423, Charlotte, NC 28201-1423
15063445	+ Email/Text: RASEBN@raslg.com		Apr 26 2024 23:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15063585	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		Apr 26 2024 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15042926	Email/Text: PBNCNotifications@perituservices.com		Apr 26 2024 23:49:00	Kohl's, P.O. Box 3043, Milwaukee, WI

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 78

			53201-3043
15042927	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:07:56	LL Bean Mastercard, PO Box 6742, Sioux Falls, SD 57117-6742
15062093	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2024 00:20:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15082707	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2024 23:51:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
15042932	^ MEBN	Apr 26 2024 23:43:13	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
15057227	^ MEBN	Apr 26 2024 23:44:38	Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesse St., Cheektowaga, NY 14225-1943
15042933	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
15042934	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
15084235	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15082290	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15083179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 01:15:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15072321	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2024 23:49:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15079598	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15079596	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15057230	Email/Text: amieg@stcol.com	Apr 26 2024 23:49:00	State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716
15057229	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 26 2024 23:52:00	Sallie Mae, PO Box 8459, Philadelphia, PA 19101-8459
15082285	Email/Text: ebn_bkrt_forms@salliemae.com	Apr 26 2024 23:52:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15042936	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:07:24	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
15042935	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:32:25	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
15042937	Email/Text: amieg@stcol.com	Apr 26 2024 23:49:00	State Collections Services, Inc., PO Box 6250, Madison, WI 53716-0250
15042938	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:31:57	Synchrony Bamk/Walmart, P.O. Box 530993, Atlanta, GA 30353-0993
15042939	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:06:50	Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
15044827	+ Email/PDF: ebn_ais@aisinfo.com	Apr 27 2024 00:19:25	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15042940	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:41	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
15042941	Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0315-2

Date Rcvd: Apr 26, 2024

User: auto

Form ID: pdf900

Page 4 of 5

Total Noticed: 78

15042942	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:14	Synchrony Bank/Pandora, PO Box 530960, Atlanta, GA 30353-0960
15042943	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:12	Synchrony Bank/SR, PO Box 960012, Orlando, FL 32896-0012
15042944	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:55:18	Synchrony Bank/Sams Club, P.O. Box 530993, Atlanta, GA 30353-0993
15042946	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:49	Synchrony Financial, P.O. Box 965035, Orlando, FL 32896-5035
15084162	+ Email/Text: bncmail@w-legal.com	Apr 27 2024 00:06:50	Synchrony bank/QVC, P.O. Box 960097, Orlando, FL 32896-0097
15042947	Email/Text: bncmail@w-legal.com	Apr 26 2024 23:51:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15075435	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 26 2024 23:50:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
15042948	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 27 2024 00:21:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Apr 27 2024 00:32:02	Wells Fargo Bank, NA - Dilliard's, P.O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15057217	*+	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15042918	*+	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15057225	*	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
15057226	*	LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068
15083777	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Denise Carlon	
---------------	--

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 78

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com

Jeffrey J. Sikirica

on behalf of Debtor Joel J Bednar TrusteeSikirica@gmail.com PA59@ecfcbis.com

Jeffrey J. Sikirica

on behalf of Joint Debtor Sally M Bednar TrusteeSikirica@gmail.com PA59@ecfcbis.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

TOTAL: 6